

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOHN M HORSKY § Case No.: 09-24351
KATHLEEN M HORSKY §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2009.
- 2) This case was confirmed on 08/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/04/2009.
- 5) The case was dismissed on 02/01/2010.
- 6) Number of months from filing to the last payment: 6
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 10,575.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,520.54
Less amount refunded to debtor	\$ 1,204.44
NET RECEIPTS	\$ 4,316.10

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 289.48
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 289.48

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO	OTHER	NA	NA	NA	.00	.00
UNIVERSAL LENDERS	UNSECURED	760.00	4,576.24	4,576.24	.00	.00
10 MINUTE LOAN	UNSECURED	500.00	NA	NA	.00	.00
500 FAST CASH	UNSECURED	325.00	NA	NA	.00	.00
ADVANCE AMERICA	UNSECURED	1,694.00	NA	NA	.00	.00
AIS SVC LLC	UNSECURED	541.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2,018.00	2,198.08	2,198.08	.00	.00
AMERICAN GENERAL FIN	OTHER	.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	844.00	325.00	325.00	.00	.00
ARROW FINANCIAL SERV	UNSECURED	1,318.00	NA	NA	.00	.00
ASPIRE	UNSECURED	619.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,900.00	1,951.78	1,951.78	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	344.00	330.43	330.43	.00	.00
CAPITAL ONE	UNSECURED	480.00	NA	NA	.00	.00
CONSUMER CREDIT SERV	UNSECURED	90.00	NA	NA	.00	.00
GI KOEHN MD	UNSECURED	15.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	852.00	862.60	862.60	.00	.00
PROVENA SERVICE CORP	UNSECURED	151.00	NA	NA	.00	.00
CAREYS CARE CARE CEN	UNSECURED	419.00	NA	NA	.00	.00
SULLIVAN URGENT AID	UNSECURED	80.00	NA	NA	.00	.00
DIRECTV	UNSECURED	226.00	NA	NA	.00	.00
DIRECT TV	OTHER	.00	NA	NA	.00	.00
DR MICHAEL MCCHILL	UNSECURED	993.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SPRINT NEXTEL	UNSECURED	243.00	828.88	828.88	.00	.00
FIRST CASH ADVANCE	UNSECURED	784.00	NA	NA	.00	.00
FCNB	UNSECURED	740.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	404.00	404.68	404.68	.00	.00
GC SERVICES	UNSECURED	2,478.00	NA	NA	.00	.00
HARVARD COLLECTION	UNSECURED	402.00	NA	NA	.00	.00
HELLER & FRISONE	UNSECURED	412.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	610.00	610.94	610.94	.00	.00
IQ TELECOM	UNSECURED	126.00	NA	NA	.00	.00
MIDWEST ORTHOPAEDIC	UNSECURED	2,327.00	3,448.49	3,448.49	.00	.00
MIDWEST ORTHOPAEDIC	UNSECURED	1,061.00	NA	NA	.00	.00
HEART CARE CENTER OF	UNSECURED	145.00	NA	NA	.00	.00
LOYOLA UNIVERSITY PH	UNSECURED	144.00	NA	NA	.00	.00
EVERGREEN HEALTH CAR	UNSECURED	140.00	NA	NA	.00	.00
LOYOLA UNIVERSITY PH	UNSECURED	73.00	NA	NA	.00	.00
MIDWEST ORTHOPAEDIC	UNSECURED	60.00	NA	NA	.00	.00
TINLEY WOODS SURGERY	UNSECURED	58.00	NA	NA	.00	.00
ILLINOIS LENDING COR	UNSECURED	1,041.00	NA	NA	.00	.00
ST IL TOLLWAY AUTHOR	UNSECURED	9,770.00	9,774.00	9,774.00	.00	.00
IMH LABORATORY PHYSI	UNSECURED	146.00	NA	NA	.00	.00
INSTANT CASH ADVANCE	UNSECURED	520.00	NA	NA	.00	.00
JOLIET FURNITURE MAR	UNSECURED	390.00	NA	NA	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	224.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	73.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HO	UNSECURED	4,862.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HO	OTHER	.00	NA	NA	.00	.00
LOYOLA UNIV MED CENT	OTHER	.00	NA	NA	.00	.00
LTS MGMT SERV	UNSECURED	480.00	NA	NA	.00	.00
MARAUDER CORP	UNSECURED	315.00	NA	NA	.00	.00
MRI TINLEY PARK	UNSECURED	1,210.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	142.00	NA	NA	.00	.00
MRSI	OTHER	.00	NA	NA	.00	.00
MRSI	OTHER	.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	627.00	NA	NA	.00	.00
NATIONAL CREDIT ADJU	UNSECURED	628.00	NA	NA	.00	.00
NATIONAL RECOVERY AG	UNSECURED	298.00	NA	NA	.00	.00
NATIONAL PAYDAY.COM	UNSECURED	390.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	54.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,115.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	1,350.00	NA	NA	.00	.00
PAYDAY OK	UNSECURED	586.00	NA	NA	.00	.00
PELLETTIERI & HENNIN	UNSECURED	180.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	329.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC	UNSECURED	639.00	NA	NA	.00	.00
QUICK PAYDAY LOANS	UNSECURED	400.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	596.00	NA	NA	.00	.00
ROI SERVICES	UNSECURED	420.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	2,890.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	290.00	290.02	290.02	.00	.00
S WADHWANI	UNSECURED	83.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	600.00	596.05	596.05	.00	.00
TARGET NATIONAL BANK	OTHER	.00	NA	NA	.00	.00
ANESTHESIA ASSOC NE	UNSECURED	153.00	NA	NA	.00	.00
THOMAS KRULL DDS	UNSECURED	1,377.00	NA	NA	.00	.00
TINLEY PARK CHIROPRA	UNSECURED	3,380.00	NA	NA	.00	.00
TRIDENTASSET.COM	UNSECURED	175.00	545.00	545.00	.00	.00
TRIDENTASSET.COM	UNSECURED	175.00	NA	NA	.00	.00
TRIDENTASSET.COM	UNSECURED	175.00	NA	NA	.00	.00
TRIDENTASSET.COM	UNSECURED	150.00	NA	NA	.00	.00
USA PAYDAY	UNSECURED	594.00	NA	NA	.00	.00
TRUSTMARK RECOVERY S	UNSECURED	126.00	NA	NA	.00	.00
UNITED CASH LOAN	UNSECURED	1,215.00	NA	NA	.00	.00
UNIVERSAL LENDERS	UNSECURED	760.00	NA	NA	.00	.00
UNIVERSITY HEAD & NE	UNSECURED	311.00	NA	NA	.00	.00
USA PAYDAY LOANS	UNSECURED	421.00	NA	NA	.00	.00
VAN RU CREDIT CORPOR	UNSECURED	410.00	NA	NA	.00	.00
AT&T	UNSECURED	177.00	NA	NA	.00	.00
DIRECT MERCHANTS BAN	UNSECURED	726.00	NA	NA	.00	.00
WORLWIDE ASSET PURCH	OTHER	.00	NA	NA	.00	.00
WORLD WIDE CASH	UNSECURED	400.00	NA	NA	.00	.00
ILLINOIS TITLE LOANS	SECURED	2,488.09	2,403.83	2,403.83	.00	.00
SST	SECURED	4,300.00	.00	.00	.00	.00
SST	UNSECURED	4,300.00	NA	NA	.00	.00
SST	OTHER	.00	NA	NA	.00	.00
SST	OTHER	.00	NA	NA	.00	.00
WELLS FARGO BANK NA	SECURED	105,000.00	98,433.08	3,867.41	3,867.41	.00
WELLS FARGO HOME MOR	OTHER	.00	NA	NA	.00	.00
WELLS FARGO HOME MOR	OTHER	.00	NA	NA	.00	.00
WELLS FARGO BANK NA	SECURED	.00	6,514.54	6,514.54	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	.00	859.77	859.77	.00	.00
TRU COMM	UNSECURED	368.66	NA	NA	.00	.00
WOOD FOREST BANK	UNSECURED	600.00	NA	NA	.00	.00
LEDFORD & WU	PRIORITY	NA	.00	159.21	159.21	.00
COMMONWEALTH EDISON	UNSECURED	NA	178.96	178.96	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	4,440.39	4,440.39	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	3,867.41	3,867.41	.00
Mortgage Arrearage	6,514.54	.00	.00
Debt Secured by Vehicle	2,403.83	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	12,785.78	3,867.41	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	159.21	159.21	.00
TOTAL PRIORITY:	159.21	159.21	.00
GENERAL UNSECURED PAYMENTS:	32,221.31	.00	.00

Disbursements:

Expenses of Administration	\$ 289.48
Disbursements to Creditors	\$ 4,026.62

TOTAL DISBURSEMENTS: \$ 4,316.10

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.